Recommendations of Goipuria Committee

505. SHRI MURLIDHAR CHANDRAKANT BHANDARE: Will the Minister of FINANCE be pleased to state:

(a) the main recommendtaions of Goipuria, Committee on Customer Service;

(b) whether RBI has accepted these recommendations; and

(c) how these recommendations are being implemented?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Goiporia Commttee on Customer Service in its report submitted to the Reserve Bank of India (RBI) made wide ranging recommendations (97 in number) covering (I) improvement of customer service by enlarging the scope of teller services, extending banking hours for non-cash trasactions, devising appropriate procedures to rended un-interrupted service during business hours, extending facilities for exchage of mutilated and soiled notes, ensuring nomination in all accounts; (II) opening of specialised branches focussing on international banking, industrial finance, small scale industries; (III) making bank, employees more responsive and customer friendly by Job enrichment, proper training and reward system; (IV) technology upgradation and continuous review of system and procedures in tune with the changing needs of customers; (V) compensating customers for delay in collection of cheques, payment by mail transfer telegraphic transfer, etc.

(b) and (c) RBI issued necessary instructions in January, 1992 advising banks to implement 66 recommendations which did not require any further porcessing and to initiate suitable action on 9 recommendations which requided examination by banks including consultation with employees' organisations. RBI have subsequently issued instructions for implementa issued instructions for implementation of 12 more recommendations.

Measures taken by public sector banks to implement these recommendations include issuing of advertisements in national and regional newspapers on rights of customers, designating officers in each bank for customer grievances, installing computers and extending facilities to customers for speedy clearance of cheques and bankdrafts.

Variation between devised and actual Budgetary Deficit

506. SHRI MURLIDHAR CHANDRAKANT BHANDARE: Will the Minister of FINANCE be pleased to state:

(a the budgetary deficits during the first two quarters of the current Financial Year;

(b) how these compare with those of the same period during 1991-92 and 1992-93.

(c) whether budgetary deficits are being conitored by Government regularly; and

(d) if so, what are the reasons for variation between revised estimates and actual budgetary deficit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) Comparative figures of budgetary deficit as on 30th